



City of Riverside, California
Personnel Policy and Procedure Manual

Approved:

Human Resources Director

City Manager

Number: VI-20 Effective Date: 07/00

SUBJECT: **LONG-TERM DISABILITY INSURANCE (LTD)**

PURPOSE:

To define the City of Riverside Long-Term Disability Plans for uniformity of interpretation and application.

POLICY:

Long-Term Disability coverage is provided in accordance with various Memorandums of Understanding (MOUs) by bargaining unit as follows:

1. **Public Utilities Field Unit**

A. **Coverage**

Coverage is currently provided by Canada Life and goes into effect after the first 90 days of employment. Employees would receive 67% of their monthly salary, with a maximum of \$3,000 per month after being disabled for a minimum of 90 days. Information booklets are available in the Human Resources Department.

Coverage may be continued through conversion plans after separation from the City. Information on these plans is available in the Human Resources Department.

B. **Enrollment**

Enrollment is mandatory and automatic.

C. **Premiums**

Both the City and the employee pay portions of the premiums.

D. **Claims**

Claim forms are available in the Human Resources Department. The City and the employee both must complete forms. Claims may be filed after a 90-day disability period.

2. **Public Safety and Related Management**

A. **Coverage, Enrollment, and Claims**

All information on coverage, enrollment, and claims is available through the appropriate association.

B. **Premiums**

Premiums are paid through the associations. Portions of the premiums for Police and Fire Management are paid to the associations by the City out of the City's monthly contribution to deferred compensation.

3. **Executive (Safety and Non-Safety), Non-Safety Management, and Public Utilities Field Management**

Long-Term Disability coverage is provided by City policy as follows:

A. **Coverage**

Coverage is provided through UNUM Life Insurance Company. Three options are available: 1) Option A provides no coverage; 2) Option B provides a benefit of 60% of the employee's salary, with a maximum of \$1,500 per month; 3) Option C provides a benefit of 60% of the employee's salary, with a maximum of \$7,000 per month. Information booklets are available in the Human Resources Department.

Coverage may be continued through conversion plans after separation from the City. Information on these plans is available in the Human Resources Department.

B. **Enrollment**

Enrollment is optional. New hires and promotions into management positions must enroll within the first 30 days of hire or promotion. Those who do not elect enrollment within the 30 days must wait until the next open enrollment period in November, with an effective date of January 1 of the following year. Participants may only increase coverage by one option per policy year (i.e., from no coverage to Option B, or from Option B to Option C). Participants cannot cancel coverage until the next open enrollment period in November, with an effective date of January 1 of the following year.

C. **Premiums**

Premiums are paid out of the City's contribution to Deferred Compensation. Participation in the UNUM Long-Term Disability plan requires that Management employees participate in the Deferred Compensation plan with a minimum contribution of \$50.00 per month.

D. Claims

Claims may be filed after a 90-day disability period. Claims are subject to review and verification by UNUM. Claim forms are available in the Human Resources Department or by contacting UNUM insurance.

4. General Unit, Confidential, and Refuse

Coverage is provided under SDI. See Policy VI-I.

PROCEDURE:

Responsibility	Action
Employee	<ol style="list-style-type: none"> 1. Submits enrollment forms as necessary based on bargaining unit. 2. Submits claim forms per plan's required procedure.
Human Resources	<ol style="list-style-type: none"> 3. Processes all enrollments and calculates premiums. 4. Schedules annual Open Enrollment period. (Applies to employees with optional enrollment.)

Disclaimer: This policy is for internal processes only. Should a discrepancy exist between this document and the Insurance Plan Document, the Insurance Plan Document will prevail. Should a discrepancy exist between this document and Federal or State Law, the Federal or State Law will prevail.